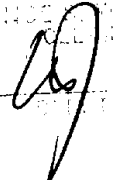


FILED
AUG 22 PM 4:05
LAUREN HILSON
BY 

**IN THE UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

**THOMAS A. DILLION, Independent
Fiduciary of Employers Mutual Plans,**

CV-N-03-0119-HDM(VPC)

Plaintiff,

DEFENDANT'S ANSWER

vs.

JAMES GRAF, et al.,

Defendants.

DEFENDANT'S ORIGINAL ANSWER TO COMPLAINT

COMES NOW David Hines, Defendant, and files this Answer to Plaintiff's Original Complaint and would show the Court the following:

1. Defendant is without sufficient information to admit or deny the allegations contained in paragraphs 1 through 20 of the Complaint.
2. Defendant admits the allegations contained in paragraph 21 of the Complaint.
3. Defendant is without sufficient information to admit or deny the allegations contained in paragraphs 22 and 23 of the Complaint.
4. Defendant admits the allegations contained in paragraph 24 of the Complaint.
5. Defendant is without sufficient information to admit or deny the allegations contained in paragraphs 25 through 53 of the Complaint.
6. Defendant admits the allegations contained in paragraph 54 of the Complaint.
7. Defendant denies the allegations contained in paragraphs 55 through 57.

Defendant's Original Answer to Complaint

Page 1 of 3

A:\080603 david hines answer.doc

Aug. 06 2003 11:36AM P3

FAX NO.: 5125819318

FROM: KERRI K FIELDS ATTY



8. Defendant is without sufficient information to admit or deny the allegations contained in paragraphs 58 through 73 of the Complaint.

9. Paragraph 74 does not require a response.

10. Defendant denies the allegations contained in paragraphs 75 through 79.

11. Paragraph 80 does not require a response.

12. Defendant denies the allegations contained in paragraphs 81 and 82 of the Complaint.

13. Defendant is without sufficient information to admit or deny the allegations contained in paragraph 83 of the Complaint.

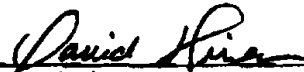
14. Paragraph 84 does not require a response.

15. Defendant denies the allegations contained in paragraphs 85 and 86.

16. Defendant is without sufficient information to admit or deny the allegations contained in paragraph 87 of the Complaint.

WHEREFORE, PREMISES CONSIDERED, Defendant respectfully requests that, upon final trial hereof, he be awarded a judgment that Plaintiff takes nothing, together with his costs of court incurred in defending this action. Defendant requests such other and further relief, both at law and in equity, to which he may show himself to be justly entitled.

Respectfully submitted,


David Hines
Pro se
8209 Kentwood Drive
North Richland Hills, TX 76180
800-875-4346
214-853-9209 fax

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing instrument

Robert L. Blum, Esq.
HOLLISTER & BRACE
P.O. Box 530
Santa Barbara, CA 93102

Via Facsimile 805-965-0329



David Hines

Defendant's Original Answer to Complaint

Page 3 of 3

A:\080603 david hines answer.doc

Aug. 06 2003 11:36AM PS

FAX NO.: 5125819318

FROM: KERRI K FIELDS ATTY